

Information to identify the case:

Debtor 1	<u>Kevin Michael O'Connor</u>		Social Security number or ITIN xxx-xx-2684
	First Name	Middle Name	EIN -----
Debtor 2 (Spouse, if filing)	<u>First Name Middle Name Last Name</u>		Social Security number or ITIN -----
	First Name	Middle Name	EIN -----
United States Bankruptcy Court	District of New Jersey		
Case number:	19-31145-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kevin Michael O'Connor

3/11/22

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin Michael O'Connor
Debtor

Case No. 19-31145-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Mar 11, 2022

Form ID: 318

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2022:

Recip ID	Recipient Name and Address
db	Kevin Michael O'Connor, 198 Spring Street, Whiting, NJ 08759
r	+ EXP Realty, 28 Valley Road Suite 1, Montclair, NJ 07042-2709
cr	+ FREEDOM MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ Freedom Mortgage Corporation, Attn: BK Dept., 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	+ Freedom Mortgage Corporation, Brock & Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
r	+ Pittenger Realty, 2260 State Highway 33, Suite 1, Neptune, NJ 07753-6113
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
518658261	+ BB 316 Investments LLC, PO Box 953, Lakewood, NJ 08701-0953
518652987	+ FREEDOM MORTGAGE CORPORATION, FREEDOM MORTGAGE, Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
518559280	+ Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
518559281	+ Freedom Mortgage Corp, c/o Pluse, Becker & Saltzman, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
518559284	+ Monmouth County Sheriff, Foreclosure Unit, 2500 Kozloski Road, Freehold, NJ 07728-4424
518559287	+ State of New Jersey, Department of Treasury, P. O. Box 245, Trenton, NJ 08602-0245
518559289	+ Township of Neptune - Sewer Utility, 25 Neptune Blvd., Neptune, NJ 07753-4814

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2022 20:14:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 11 2022 20:14:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 11 2022 20:14:00	Toyota Motor Credit Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
518559277	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Citi/Sears, Po Box 6283, Sioux Falls, SD 57117-6283
518559276	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518559279	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Citibank North America, Po Box 6497, Sioux Falls, SD 57117-6497
518559278	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518660506	EDI: CITICORP.COM	Mar 12 2022 01:08:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519479634	Email/PDF: creditonebknotifications@resurgent.com	Mar 11 2022 20:20:50	Credit One Bank, P. O. Box 60500, City Of Industry, CA 91716-0500
518559282	EDI: IRS.COM	Mar 12 2022 01:08:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346

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519479633	EDI: JEFFERSONCAP.COM	Mar 12 2022 01:08:00	Aspire, Payment Processing, P. O. Box 23063, Columbus, GA 31902-3063
518559283	+ EDI: CITICORP.COM	Mar 12 2022 01:08:00	Master Card, PO Box 6276, Sioux Falls, SD 57117-6276
518559286	+ Email/Text: DeftBkr@santander.us	Mar 11 2022 20:14:00	Santander Bank, Po Box 12646, Reading, PA 19612-2646
518559285	+ Email/Text: DeftBkr@santander.us	Mar 11 2022 20:14:00	Santander Bank, Mail Code: MA1-MB3-01-21, 2 Morrissey Boulevard, Boston, MA 02125-3312
518561953	+ EDI: RMSC.COM	Mar 12 2022 01:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518559290	EDI: TFSR.COM	Mar 12 2022 01:08:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
518559288	+ Email/Text: MNARCISO@NEPTUNETOWNSHIP.ORG	Mar 11 2022 20:15:00	Township of Neptune, Tax Collector's, PO Box 1167, Neptune, NJ 07754-1167
518559291	EDI: TFSR.COM	Mar 12 2022 01:08:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
518574964	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 11 2022 20:14:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	BB 316 Investments, LLC, PO Box 953, Lakewood, NJ 08701-0953
lm	*+	Freedom Mortgage, P.O. Box 619063, Dallas, TX 75261-9063

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbefcf@brockandscott.com
Andrew L. Spivack	

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on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com
wbecf@brockandscott.com

Bunce Atkinson

bunceatkinson@aol.com NJ09@ecfcbis.com,maraajo@atkinsondebartolo.org,atkinson@remote7solutions.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Matthew K. Fissel

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com
matthew.fissel@brockandscott.com

Matthew K. Fissel

on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com

Nicole Marie Savage

on behalf of Creditor FREEDOM MORTGAGE CORPORATION nicole.savage@brockandscott.com

Robert P. Saltzman

on behalf of Creditor Freedom Mortgage Corporation dnj@pbslaw.org

Robert W. Keyser

on behalf of Creditor BB 316 Investments LLC rkeyser@taylorandkeyser.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H. Oliver, Jr.

on behalf of Debtor Kevin Michael O'Connor courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 13